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PREPARED BY:

ADAMS & EDENS, P. A.

Foreclosure Department

2001 CREEK COVE, SUITE A

BRANDON, MISSISSIPPI 39042

(601) 825-9508

Bar #9731

A&E #11-01197-1

RETURN TO:

ADAMS & EDENS, P. A.

Foreclosure Department

2001 CREEK COVE, SUITE A

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Bar #9731

PNC Mortgage/HUMPHREY

INDEXING INSTRUCTIONS:

Lot 17, Section A, Benndale Farms S/D, Section 17, T1S, R8W, DeSoto County, MS.

SUBSTITUTION OF TRUSTEE

WHEREAS, on the 24th day of December, 2008, Thomas L. Humphrey and Cedria C. Knott, both unmarried, executed a Deed of Trust to Arnold M. Weiss, Trustee for the use and benefit of National City Mortgage, a division of National City Bank, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2,979 at Page 307 thereof; and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above; and

WHEREAS, under the terms of said Deed of Trust, the lender or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute

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Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute BRADLEY P. JONES, as Trustee in said Deed of Trust, the said Bradley P. Jones, to have all the rights, powers and privileges of the Trustee named in the Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the 28th day of April, 2011.

PNC Mortgage, a division of PNC Bank, N.A. sbm National City Mortgage, a division of National City Bank  
BY: Teresa A. Knapke  
**Teresa A. Knapke**  
**Authorized Signor**  
ITS: \_\_\_\_\_

STATE OF Ohio  
COUNTY OF Montgomery

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Teresa A. Knapke, who acknowledged to me that she is Authorized Signor of PNC Mortgage, a division of PNC Bank, N.A. sbm National City Mortgage, a division of National City Bank, and acknowledged to me that she signed and delivered the above and foregoing Substitution of Trustee on behalf of PNC Mortgage, a division of PNC Bank, N.A. sbm National City Mortgage, a division of National City Bank after being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the 28 day of April, 2011.

Luann D. Jones  
NOTARY PUBLIC  
**LUANN D. JONES**  
Notary Public, State of Ohio  
My Commission Expires 3-4-2015

MY COMMISSION EXPIRES:  
3-4-2015